

United States Bankruptcy Court  
Middle District of Florida

In re:  
 Todd Rumsey  
 Audrey Rumsey  
 Debtors

Case No. 11-13389-ABB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: gkim  
Form ID: B18JPage 1 of 2  
Total Noticed: 18

Date Rcvd: Dec 06, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2011.

db/jdb +Todd Rumsey, 3089 Harrow Rd, Spring Hill, FL 34606-3137  
 20956492 +Business Revenue Syste, 2419 Spy Run Ave Ste A, Fort Wayne, IN 46805-3250  
 20956495 +Fac/nab, Attn: ABK Unit, Po Box 198988, Nashville, TN 37219-8988  
 20956496 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
 20956498 +Kings Credit Service, 510 N Douty St, Hanford, CA 93230-3911  
 20956499 +Merchants Assoc Cool D, 134 S Tampa St, Tampa, FL 33602-5396  
 20956500 +North Amercn, 2810 Walker Rd, Chattanooga, TN 37421-1082  
 20956504 +Unique National Collec, 119 E Maple St, Jeffersonville, IN 47130-3439  
 20960313 +United States Attorney, 501 West Church Street, Suite 300, Orlando FL 32805-2281

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr EDI: QECNOBLE.COM Dec 07 2011 02:13:00 Emerson C Noble, Post Office Box 195008, Winter Springs, FL 32719-5008

20956493 +E-mail/Text: electronicbkbydocs@nelnet.net Dec 07 2011 05:19:56 Dept Of Education/neln,  
 121 S 13th St, Lincoln, NE 68508-1904

20956494 +EDI: DISCOVER.COM Dec 07 2011 02:13:00 Discover Fin, Po Box 6103, Carol Stream, IL 60197-6103

20956490 EDI: FLDEPREV.COM Dec 07 2011 02:13:00 Florida Department of Revenue, Bankruptcy Unit, Post Office Box 6668, Tallahassee FL 32314-6668

20956497 +E-mail/Text: bknoticing@grantweber.com Dec 07 2011 05:19:17 Grant & Weber,  
 26575 W Agoura Rd, Calabasas, CA 91302-2975

20956489 E-mail/Text: gaylel@co.hernando.fl.us Dec 07 2011 04:52:33 Hernando County Tax Collector,  
 20 North Main Street, Room 112, Brooksville FL 34601-2892

20956491 EDI: IRS.COM Dec 07 2011 02:13:00 Internal Revenue Service, Post Office Box 7346, Philadelphia PA 19101-7346

20956502 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 07 2011 06:00:09 Regional Acceptance Co,  
 111126 N Mabry Hwy, Tampa, FL 33618

20956503 +EDI: SEARS.COM Dec 07 2011 02:13:00 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

20956501 ##+Pcs, Po Box 538092, Orlando, FL 32853-8092

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2011

Signature:

District/off: 113A-6

User: gkim  
Form ID: B18J

Page 2 of 2  
Total Noticed: 18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2011 at the address(es) listed below:

Emerson C Noble nemerson@epiqtrustee.com, enoble@ecf.epiqsystems.com  
K Hunter Goff on behalf of Debtor Todd Rumsey hunter@khuntergoffpa.com,  
kathleen@khuntergoffpa.com;ecfkhg@gmail.com;kathleen@khgpa.com;drabrams620@gmail.com  
United States Trustee - ORL7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

B18J(Form 18J) (08/07)

## **United States Bankruptcy Court**

## Middle District of Florida

**Case No. 6:11-bk-13389-ABB**

## Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Todd Rumsey  
3089 Harrow Rd  
Spring Hill, FL 34606

Audrey Rumsey  
3089 Harrow Rd  
Spring Hill, FL 34606

Social Security No.:

Employer's Tax I.D. No.:

## **DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Σ

Dated: December 6, 2011

Arthur B. Briskman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18J continued (08/07)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**